

Insurance & Investment products are non-deposit products and are not FDIC insured, are not deposits, and may lose value



**MBT Insurance**  
Insurance Solutions

MBT Insurance is a full-service, independent agency offering a complete line of insurance products with multiple companies to meet your individual needs.

**Our Iowa Locations**

Clear Lake, Forest City, Lake Mills

**Minnesota Locations Available by Appointment**

Austin, Blooming Prairie, Dodge Center, Hayfield, Mantorville, and Rochester



**MBT Investments**

**Investment Opportunities\***

MBT Investments is a full service financial center offering:

- SEP's
- IRA's
- Profit Sharing
- Life Insurance
- Annuities
- Pension Rollovers
- Tax-Deferred Investments
- Estate Planning
- Mutual Funds
- 401 (k) Plans
- Stocks
- Bonds
- Brokered CD's

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Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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This document is for CRA tracking purposes and may not reflect current account offerings.



**Iowa Locations:**

**Clear Lake**  
641-357-6161

**Forest City**  
641-585-2825

**Lake Mills**  
641-592-0041



**Minnesota Locations:**

**Austin**  
507-437-3253

**Blooming Prairie**  
507-583-6688

**Dodge Center**  
507-374-6090

**Hayfield**  
507-477-2212

**Mantorville**  
507-635-2481

**Rochester**  
507-226-8460

Member FDIC



**Business Banking Solutions**



**CONTACT US**

[www.mbtbank.bank](http://www.mbtbank.bank)

(800) 872-5630

Follow us on Facebook: @MBTBank

Where will you GO with MBT?

# Checking Accounts for your business.

## Small Business Checking

Perfect for sole proprietors, home based businesses, class reunions, sporting events, or businesses with limited activity.

**No minimum opening balance required**  
**No minimum balance fee**

- Monthly statement includes check images
- 25 free withdrawals - then \$.50 each
- 20 free deposits - then \$.50 each
- Return deposit item fee - \$3 each

## Basic Business Checking

Designed to meet the checking needs for small to medium-sized businesses with a moderate amount of transactions.

**No minimum opening balance required**  
**\$10 minimum balance fee**  
*If balance falls below \$1,000*

- Monthly statement includes check images
- 75 free withdrawals - then \$.40 each
- 50 free deposits - then \$.40 each
- Return deposit item fee - \$3 each

## Business Analysis Checking

Designed for businesses that maintain large balances and have a high volume of transactions. You will enjoy the value of earnings credit, which helps offset fees.

**\$8 monthly maintenance fee**

- Per withdrawal fee - \$.24 each
- Per deposit fee - \$.24 each
- Return deposit item fee - \$3 each

## Business Interest Checking

Interest accrues on daily collected balances, compounded and paid monthly.

**No minimum opening balance required**  
**\$10 minimum balance fee**  
*If balance falls below \$4,000*

- 75 free withdrawals - then \$.40 each
- 50 free deposits - then \$.40 each
- Return deposit item fee - \$3 each

## Non-Profit Checking

Designed for non-profit entities of any size. Proof of non-profit status required at account opening.

**No minimum balance fee**  
**Tiered rates for larger balances**  
**No deposit or withdrawal fees**

## Insured Cash Sweep

Available to individuals, businesses, non-profits, and municipalities with large balances for additional FDIC coverage.

**\$100,000 minimum opening balance**  
**Tiered rates for larger balances**

Ask a Retail Banker for more details.

# Products & Services for your business.

## Autobooks

An all-in-one invoicing, payment, and reporting system designed for small businesses.

## Treasury Management Solutions

Make direct deposits for payroll and easily manage payments and accounts receivables.

## Positive Pay

A fraud prevention tool that allows you to monitor items posting to your accounts.

## Remote Deposit

Allows your business the freedom to make check deposits electronically without leaving the office.

## Additional Products & Services

- Free online banking and mobile app
- Bill Pay
- Debit cards
- Credit cards
- Wire transfers
- Cashiers checks & money orders
- Notary service



Scan to learn more  
about our Business  
Products & Services